

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

JADA McFARLAND LAWRENCE

Debtor(s)

Case No. 20-50320 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/19/2020.
- 2) The plan was confirmed on 06/17/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/18/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,328.56.
- 10) Amount of unsecured claims discharged without full payment: \$11,948.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,845.05
Less amount refunded to debtor	\$855.81

NET RECEIPTS:**\$64,989.24****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,468.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$7,068.45**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASCENDIUM EDUCATION SOLUTION	Unsecured	6,608.00	13,007.26	13,007.26	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	559.73	559.73	0.00	0.00
Cbc Recovery	Unsecured	239.00	NA	NA	0.00	0.00
CenturyFirst FCU	Unsecured	1,025.00	856.71	856.71	0.00	0.00
Comenity Capital Bank	Unsecured	NA	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
First Bank	Secured	NA	0.00	7,851.74	7,851.74	0.00
First Bank	Secured	75,015.00	75,439.21	0.00	50,069.05	0.00
HSN	Unsecured	500.00	NA	NA	0.00	0.00
Internal Revenue Servi	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Servi	Priority	274.00	NA	NA	0.00	0.00
Navient	Unsecured	4,353.00	NA	NA	0.00	0.00
Navient	Unsecured	2,177.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	928.00	740.24	740.24	0.00	0.00
REPUBLIC FINANCE, LLC	Secured	321.00	NA	NA	0.00	0.00
Rise Credit	Unsecured	802.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	1,091.76	1,112.06	1,112.06	0.00	0.00
Speedy/Rapid Cash	Unsecured	840.00	608.85	608.85	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
US Attorney General	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,851.74	\$57,920.79	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,851.74	\$57,920.79	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,884.85	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,068.45</u>	
Disbursements to Creditors	<u>\$57,920.79</u>	
TOTAL DISBURSEMENTS :		<u>\$64,989.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.